



Essential Insurances

The correct insurance cover is essential

Summary of Covers for _____ of _____

Thank you for the opportunity to restructure your ACC cover. This new plan ensures that you and your business have financial protection in the event of accident or illness.

Your Current Situation		
	Accident per month	Illness per month
ACC Cover	\$4,666.67	\$0.00
Personal Cover	\$0.00	\$0.00
Business Cover	\$0.00	\$0.00
Total Cover	\$4,666.67	\$0.00
Monthly premium		\$110.65

ACC CoverPlus Extra		
	Accident per month	Illness per month
ACC Cover	\$1,976.00	\$0.00
Personal Cover	\$24.00	\$2,000.00
Business Cover	\$4,000.00	\$4,000.00
Total Cover	\$6,000.00	\$6,000.00
Monthly premium		\$121.97

Additional Covers		
As your ACC Accidental Benefit has been reduced it is important that you include the following covers:		
Existing Life Cover	of	\$100,000.00
Existing Total & Permanent Disability Cover	of	\$50,000.00
Existing Trauma Cover	of	\$50,000.00
Monthly premium		\$10.97

Additional Covers		
As your ACC Accidental Benefit has been reduced it is important that you include the following covers:		
Existing Life Cover	of	\$100,000.00
Existing Total & Permanent Disability Cover	of	\$50,000.00
Existing Trauma Cover	of	\$50,000.00
Monthly premium		\$10.97

Total Premiums \$132.94

By restructuring your ACC levies you have stretched your cover. For an additional \$22.29 per month you have a much more comprehensive protection plan in place.

For more detail refer to the attached page.

I look forward to working with you and providing you with the peace of mind that your current and future financial situation is covered.

Regards
Ray Sheath
Mr
Essential Insurances Limited

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Business details

Name of Business: /

Name of Partner/Shareholder:

Actual/Estimated Earnings for 2014/2015: \$70,000.00

ACC CoverPlus Extra cover amount for 2014/2015: \$23,712.00

Levy Year: 2015

Classification Unit Code: 86360 Chiropractic and osteopathic services

Your Current Situation

	Accident	Illness	Wait Period	Benefit Period	Monthly premium	Annual Premium
ACC	\$4,666.67	\$0.00	7 days	to age 65	\$110.65	\$1,327.77
Total Benefit Paid	\$4,666.67	\$0.00		Total Premiums	\$110.65	\$1,327.77

Additional Covers

Additional Cover Required	Sum Assured	Monthly premium	Annual Premium
Existing Life Cover	\$100,000.00	\$4.55	\$54.60
Existing Total & Permanent Disability Cover	\$50,000.00	\$0.00	\$0.00
Existing Trauma Cover	\$50,000.00	\$6.42	\$77.04
Total Premiums		\$10.97	\$131.64

ACC CoverPlus Extra

	Accident	Illness	Wait Period	Benefit Period	Monthly premium	Annual Premium
ACC	\$1,976.00	\$0.00	7 days	to age 65	\$56.98	\$683.71
Income Protection	\$24.00	\$2,000.00	52 weeks	to age 65	\$17.64	\$211.68
Business Cover	\$4,000.00	\$4,000.00	4 weeks	1 year	\$47.35	\$568.20
Total Benefit Paid	\$6,000.00	\$6,000.00		Total Premiums	\$121.97	\$1,463.59

Additional Covers

It is recommended that Personal Life Cover is at least \$0 to match previous level to ACC cover before dialling down

Additional Cover Required	Sum Assured	Monthly premium	Annual Premium
Existing Life Cover	\$100,000.00	\$4.55	\$54.60
Existing Total & Permanent Disability Cover	\$50,000.00	\$0.00	\$0.00
Existing Trauma Cover	\$50,000.00	\$6.42	\$77.04
Total Premiums		\$10.97	\$131.64

Total Premiums \$132.94 \$1,595.23

Note

*Payments continue weekly, adjusted at a CPI rate until the latest of these dates: Partner/spouse - The end of five consecutive years or the date the youngest child turns age 18. Children - until they turn 18 or 21 if in full-time study. Refer to ACC Accidental Death Entitlements